

1 1. A point-of-sale device for accepting payment for goods or services w.c.:

2 means for accepting and processing a creditable and debitable smart card;

3 electromechanical means for accepting currency;

4 means, responsive to said means for accepting, for writing on said card an amount  
5 of currency accepted by said electromechanical means; and

6 means for debiting said card by the amount of said payment.

1 2. The device of Claim 1, wherein said means for accepting currency comprises a bank note  
2 acceptor.

1 3. The device of Claim 1 which further comprises means for storing records of currency amounts  
2 accepted by said electromechanical means and of the given price debited from said card.

1 4. The device of Claim 3 which further comprises means for communicating said records to an  
2 account clearing house.

1 5. The device of Claim 4 in combination with an account clearing house; and

2 means associated with said clearing house for crediting an operator of said  
3 machine with said debited given price and to debit said operator by said accepted currency  
4 amount.